

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-25717  
Yvette M. Boyd Judge: ABA  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 11/9/18  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC    Initial Debtor: YMB    Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

The debtor has paid \$2,336 plus, \$275 per month for final 47 months (60 months total)

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,495 plus all other court approved fees and costs est. to be \$2,000
DOMESTIC SUPPORT OBLIGATION		
IRS	Taxes	\$2,654.55

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Logan Township	Residence	\$1,330.69	N/A	\$1,330.9	Resume monthly post petition
Bayview Loan Servicing	Residence	\$5,592.24	N/A	\$5,592.24	Resume May 2018

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
American Credit Acceptance	Motor Vehicle	To be determined	To be determined

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Vehicle loan paid for by boyfriend outside Chapter 13 plan

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins and Clayman
- 3) IRS
- 4) Bayview Loan Servicing 5) Logan Township

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/9/18.

Explain below **why** the plan is being modified:

To include Logan Township and Bayview in plan  
To note vehicle lender's name is America Credit Acceptance  
Vehicle has been surrendered

Explain below **how** the plan is being modified:

To note vehicle lender's America Credit Acceptance  
To note vehicle has been surrendered  
To include post petition mortgage payments to Bayview  
To include secured claim filed by Logan Township

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/9/18

/s/ Yvette M. Boyd  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 11/9/18

/s/ Eric J. Clayman  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 15

United States Bankruptcy Court  
District of New JerseyIn re:  
Yvette M. Boyd  
DebtorCase No. 17-25717-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 5  
Total Noticed: 143

Date Rcvd: Nov 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.

db +Yvette M. Boyd, 230 Burgundy Drive, Swedesboro, NJ 08085-1337  
 aty +Ekaterine N. Eleftheriou, 95 North Main Street, Mullica Hill, NJ 08062-9421  
 aty +Ekaterine N. Eleftheriou, Law Office of Brian J. Duffield, 95 North Main Street, Mullica Hill, NJ 08062-9421  
 cr +BAYVIEW LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516980764 +A-1 Collection Service, PO Box 7387, West Trenton, NJ 08628-0387  
 517443034 +American Credit Acceptance, C/O Morton & Craig, LLC, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124  
 516980767 Arcadia Financial, PO Box 4367, Carol Stream, IL 60197-4367  
 516980768 +Associates in Hem-Oncology, P.C., One Medical Center Blvd., Suite 341, Chester, PA 19013-3902  
 517681119 +BAYVIEW LOAN SERVICING, LLC, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 517001592 +BAYVIEW LOAN SERVICING, LLC, McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818  
 517020827 +BAYVIEW LOAN SERVICING LLC, Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516980772 +Beckett Association, 212 Village Ctr Drive, Swedesboro, NJ 08085-1450  
 516980773 Black Expressions, c/o National Credit Solutions, 3680 E I 240 SVC R, Oklahoma City, OK 73155  
 516980774 Booth Radiology Associates, PO Box 8500 #1042, Philadelphia, PA 19178-1042  
 516980776 Cafone Care LLC, 8 High Street Ste 1B, Mullica Hill, NJ 08062-9540  
 516980783 Castle Payday, c/o National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023  
 516980784 +Chase Home Finance, 3415 Vision Drive, Columbus, OH 43219-6009  
 516980786 +Citizens Bank N.A., c/o Convergent Outsourcing, Inc., 800 SW 39th Street, PO BOX 9004, Renton, WA 98057-9004  
 516980790 Columbia House, c/o National Credit Solutions, 3680 E I 240 Svc R, Oklahoma City, OK 73135  
 516980792 +Comcast, c/o ER Solutions, 800 SW 39th Street, Renton, WA 98057-4927  
 516980791 Comcast, c/o IC Systems, PO Box 97029, Redmond, WA 98073-9729  
 516980793 +Comcast-NEAM, c/o ARC Group, Inc. dba CRG, 1012 State College Road, Ste 202, Dover, DE 19904-6506  
 516980794 +Commonwealth of Pennsylvania, County of Delaware, Concord Village Shops, 2nd Floor, 485 Baltimore Pike, Glen Mills, PA 19342-1161  
 516980797 DiMarino, Kroop, Prieto, GI Assoc, 17 W Red Bank Ave, Ste. 3, Woodbury, NJ 08096-1630  
 516980799 DirecTV, PO Box 830032, Baltimore, MD 21283-0032  
 516980798 +Direct Brands Inc, c/o Penn Credit Corp, 916 S 14th Street, Harrisburg, PA 17104-3425  
 516980800 Dr. Hilli Family Practice & Wellnes, 511 Beckett Road Unit 8, Logan Township, NJ 08085-1865  
 516980803 +EZ Pass, c/o Penn Credit, PO Box 1259, Oaks, PA 19456-1259  
 516980801 Emerg Care Services of NJ, P.A., PO Box 740021, Cincinnati, OH 45274-0021  
 516980802 Evergreen Dental, c/o IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378  
 516980807 FMS Services, PO Box 68245, Schaumburg, IL 60168-0245  
 516980804 +Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297  
 516980806 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147  
 516980805 First Premier Bank, c/o FNBC, PO Box 51660, Sioux Falls, SD 57117-5147  
 516980809 Geico Indemnity Company, Regional Office, One Geico Center, Macon, GA 31296-0001  
 516980810 +Gloucester County EMS, PO Box 1016, Voorhees, NJ 08043-7016  
 516980811 +HRRG, PO BOX 8486, Pompano Beach, FL 33075-8486  
 516980813 HSBC Cards, c/o Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610  
 516980812 +HSBC bank, PO Box 5253, Carol Stream, IL 60197-5253  
 516980815 +Inspira Medical Center Woodbury, c/o Adreima, 333 Irving Avenue, Box 115, Bridgeton, NJ 08302-2123  
 517011905 +Logan Township, Brian J. Duffield, Esq., 95 North Main Street, Mullica Hill, NJ 08062-9421  
 516980819 +Manatee County Courthouse, PO Box 25400, TVB, Bradenton, FL 34206-5400  
 516980821 +Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton, NJ 08690-3303  
 516980822 +Midland Funding LLC, c/o FBCS Inc, 2200 Byberry Road Ste 120, Hatboro, PA 19040-3739  
 516980823 #Monarch Recovery Management Inc, PO Box 21089, Philadelphia, PA 19114-0589  
 516980825 New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331  
 516980826 PA Turnpike EZ Pass violations, c/o Linebarger Goggan Blair & Sampson, PO Box 90128, Harrisburg, PA 17109-0128  
 516980836 +PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-02-R, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 516980827 Palisades Collection LLC, c/o Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 516980828 +Payday Loan Yes.com, c/o Northern Resolution Group, PO Box 566, Amherst, NY 14226-0566  
 516980831 #Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425  
 516980834 +Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095  
 516980835 Physician Billing PB Chop, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8017  
 516980837 +Police & Fire FCU, 2837 Southampton Road, Philadelphia, PA 19154-1206  
 516980839 ProCo, PO Box 2462, Aston, PA 19014-0462  
 516980841 Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0311  
 516980840 +Progressive, c/o Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365-5010

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Total Noticed: 143

Date Rcvd: Nov 13, 2018

516980846 +RMS, 305 Fellowship Road #100, PO Box 5471, Mount Laurel, NJ 08054-5471  
516980845 +Red Rock Tribal Lending, d/b/a Castle Payday.com, PO Box 704, Watersmeet, MI 49969-0704  
516980849 +Shaffer & Associates, PO box 1545, Columbia, MO 65205-1545  
516980850 South Jersey Anesthesia, c/o Apex Asset Management LLC, PO Box 5407,  
Lancaster, PA 17606-5407  
516980853 +South Jersey Gas, PO BOX 6091, Bellmawr, NJ 08099-6091  
516980852 South Jersey Gas, Attn Mrs. Flemming, PO Box 6091, Bellmawr, NJ 08099-6091  
516980851 +South Jersey Gas, Attn: Mrs. Flemming, PO Box 577, Hammonton, NJ 08037-0577  
516980855 Sprint, PO Box 541023, Los Angeles, CA 90054-1023  
516980862 +TNB-Target, PO Box 673, Minneapolis, MN 55440-0673  
516980856 Target Corporation Recovery Services, PO Box 30171, Tampa, FL 33630-3171  
516980860 +The Children's Hospital of Philadelphia, Physician Billing-PB Chop, PO Box 788017,  
Philadelphia, PA 19178-8017  
516980861 The Minniti Center for Medical Oncology, & Hematology, 174 Democrat road,  
Mickleton, NJ 08056-1236  
517001271 +Township of Logan, Law Office of Brian J. Duffield, 95 North Main Street,  
Mullica Hill, NJ 08062-9421  
516980863 Township of Logan, Logan Twp Tax Assessor, PO Box 314, Bridgeport, NJ 08014-0314  
516980864 +Tremont Financial LLC, c/o Minnehaha Circuit Court, 415 N Dakota Ave,  
Sioux Falls, SD 57104-2412  
516980865 +TruGreen Chem Lawn, attn: Accts Receivable, PO Box 155, Thorofare, NJ 08086-0155  
516980866 Twin Oaks software Development Inc., PO Box 247, Kensington, CT 06037-0247  
516980868 Underwood Memorial Hospital, Billing Office, 509 North Broad Street,  
Woodbury, NJ 08096-1697  
516980867 Underwood Memorial Hospital, c/o Accounts Receivables, 155 Mid Atlantic Parkway,  
Thorofare, NJ 08086  
516980869 United Telemanagement Corp., Billing Department, PO Box 655, Vandalia, OH 45377-0655  
516980870 +University of Phoenix, c/o FBCS Inc., 330 S. Warminster Road, Ste 353,  
Hatboro, PA 19040-3433  
516980875 +Verizon New Jersey, c/o FNCBm Inc., PO Box 51660, Sparks, NV 89435-1660  
516980879 +W. Reed Kindermann MD, Ophthalmology, 3001 Chapel Avenue Ste 200,  
Cherry Hill, NJ 08002-1592  
516980880 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
(address filed with court: Wachovia, Bankcard Services, PO Box 15137,  
Wilmington, DE 19886-5137)  
516980881 Water Revenue Bureau, 1401 JFK Blvd, Philadelphia, PA 19102-1663  
516980883 Wells Fargo Bank, c/o Accounts Receivable Management, PO box 129,  
Thorofare, NJ 08086-0129  
516980884 Wells Fargo Bank, PO Box 5058, Mac P6053-021, Portland, OR 97208-5058  
516980882 Wells Fargo Bank, PO Box 5445, Portland, OR 97228

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2018 01:37:02 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 14 2018 01:36:59 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516980769 E-mail/Text: bankruptcy@pepcoholdings.com Nov 14 2018 01:36:22 Atlantic City Electric,  
PO Box 4875, Trenton, NJ 08650  
517151314 +E-mail/Text: bankruptcy@acacceptance.com Nov 14 2018 01:36:58 American Credit Acceptance,  
961 E. Main Street, Spartanburg, SC 29302-2185  
517129625 +E-mail/Text: csc.bankruptcy@amwater.com Nov 14 2018 01:38:02 American Water, PO Box 578,  
Alton, IL 62002-0578  
516992571 +E-mail/Text: bankruptcy@pepcoholdings.com Nov 14 2018 01:36:22 Atlantic City Electric,  
5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600  
516980770 +E-mail/Text: bankruptcy@pepcoholdings.com Nov 14 2018 01:36:22 Atlantic City Electric,  
PO Box 13610, Philadelphia, PA 19101-3610  
517112630 +E-mail/Text: bnc@atlasacq.com Nov 14 2018 01:36:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
516980771 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 14 2018 01:37:33  
Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Miami, FL 33146-1837  
517216769 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 14 2018 01:37:33  
Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor,  
Coral Gables, FL 33146-1837  
516980775 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 14 2018 01:36:30 Brylane Home,  
PO Box 659728, San Antonio, TX 78265-9728  
516980795 +E-mail/Text: ebn@mycps.com Nov 14 2018 01:37:32 CPS Security, PO Box 782408,  
San Antonio, TX 78278-2408  
516980777 +E-mail/Text: bankruptcy@usecapital.com Nov 14 2018 01:38:23 Capital Accounts,  
2120 Crestmoor Road, Ste. 30, Nashville, TN 37215-2654  
516980778 E-mail/Text: clientrep@capitalcollects.com Nov 14 2018 01:38:15 Capital Collection Service,  
PO Box 150, West Berlin, NJ 08091-0150  
516980779 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2018 01:41:51 Capital One,  
c/o Portfolio Recovery Assoc, PO Box 12914, Norfolk, VA 23541-0914  
516980780 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2018 01:41:18 Capital One,  
26525 N Riverwoods Blvd, Mettawa, IL 60045-3438  
516980781 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2018 01:42:16 Capital One Bank,  
PO Box 70884, Charlotte, NC 28272-0884  
516980782 +E-mail/Text: opsga\_usbankruptcy@cashnetusa.com Nov 14 2018 01:35:57 Cash Net USA,  
PO Box 547, Lake Bluff, IL 60044-0547

District/off: 0312-1

User: admin  
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Total Noticed: 143

Date Rcvd: Nov 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516980785 +Fax: 602-659-2196 Nov 14 2018 04:35:08 ChexSystems, Consumer Relations,  
7805 Hudson Road Ste 100, Woodbury, MN 55125-1595

516980787 E-mail/Text: bankruptcy@philapark.org Nov 14 2018 01:37:58 City of Philadelphia,  
Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818

516980788 +E-mail/Text: Harris@ebn.phinsolutions.com Nov 14 2018 01:38:15 City of Philadelphia,  
c/o Harris & Harris Ltd, 111 West Jackson Boulevard Ste 400, Chicago, IL 60604-4135

516980789 +E-mail/Text: bankruptcy@philapark.org Nov 14 2018 01:37:58 City of Philadelphia,  
PO Box 41818, Philadelphia, PA 19101-1818

516980796 +E-mail/PDF: pa\_dc\_ed@navient.com Nov 14 2018 01:42:25 Department of Education/Sallie Mae,  
PO Box 9635, Wilkes Barre, PA 18773-9635

516980808 +E-mail/Text: bankruptcy@fnbcinc.com Nov 14 2018 01:35:42 FNCB Inc, PO Box 51660,  
Sparks, NV 89435-1660

516980814 E-mail/Text: bankruptcy@hsn.net Nov 14 2018 01:37:38 HSN, Attention: Flexpay Department,  
PO Box 9090, Clearwater, FL 33758-9090

516980816 E-mail/Text: cio.bncmail@irs.gov Nov 14 2018 01:36:10 IRS, PO Box 7346,  
Philadelphia, PA 19101-7346

516980817 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 14 2018 01:37:18 Jefferson Capital Systems LLC,  
16 McLeland Road, Saint Cloud, MN 56303

516980818 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 14 2018 01:38:00 Liberty Mutual,  
c/o Credit Collection Services, Two Wells Ave, Newton, MA 02459-3225

516980820 +E-mail/Text: bknotices@mbandw.com Nov 14 2018 01:37:27 McCarthy Burgess & Wolfe,  
The MB&W Building, 26000 Cannon Road, Cleveland, OH 44146-1807

517136818 E-mail/PDF: pa\_dc\_claims@navient.com Nov 14 2018 01:41:29  
Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,  
Wilkes-Barre, PA 18773-9635

516980830 +E-mail/Text: bkynotice@harvardcollect.com Nov 14 2018 01:38:21 PECO,  
c/o Harvard Collection, 4839 N. Elston Avenue, Chicago, IL 60630-2534

516980833 E-mail/Text: peritus@ebn.phinsolutions.com Nov 14 2018 01:38:09 Peritus Portfolio Services,  
PO Box 141419, Irving, TX 75014-1419

517029586 E-mail/Text: peritus@ebn.phinsolutions.com Nov 14 2018 01:38:09  
PERITUS PORTFOLIO SERVICES/NCEP, PO BOX 141419, IRVING, TX 75014-1419

517090099 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2018 01:41:21  
Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541

517207485 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 14 2018 01:41:28  
PYOD, LLC its successors and assigns as assignee, of Arrow Financial Services, LLC,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

516980829 +E-mail/Text: bankruptcy@risecredit.com Nov 14 2018 01:35:51 Payday OK, 42 Reads Way,  
New Castle, DE 19720-1649

516994042 +E-mail/Text: bankruptcy@philapark.org Nov 14 2018 01:37:59 Philadelphia Parking Authority,  
701 Market Street, Suite 5400, Philadelphia, PA 19106-2895

517123816 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 14 2018 01:37:18 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

516980838 E-mail/Text: DATA@COLLECTIONCENTERIND.COM Nov 14 2018 01:38:02  
Premier Urgent Care-Swedeseboro, c/o Collection Center, 2011 Miller Road,  
Lancaster, PA 17604

516980842 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 14 2018 01:38:00  
Progressive Garden State Ins Co, c/o Credit Collection Services, Two Wells Avenue,  
Newton, MA 02459-3225

516980843 +E-mail/Text: bankruptcydepartment@tsico.com Nov 14 2018 01:37:49 Progressive Insurance,  
c/o NCO Financial, PO Box 15636, Wilmington, DE 19850-5636

516980844 E-mail/Text: bkprt@retrievalmasters.com Nov 14 2018 01:36:58 Quest Diagnostics, c/o AMCA,  
PO Box 1235, Elmsford, NY 10523-0935

516980765 E-mail/PDF: cbp@onemainfinancial.com Nov 14 2018 01:41:35 American Gen,  
c/o Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036

516980847 E-mail/PDF: pa\_dc\_claims@navient.com Nov 14 2018 01:42:24 Sallie Mae, PO Box 9500,  
Wilkes Barre, PA 18773-9500

516980848 E-mail/Text: CollectionsCompliance@firstdata.com Nov 14 2018 01:38:22 Sears Home Services,  
c/o TRS Recovery Services Inc, PO box 60022, City of Industry, CA 91716-0022

516980854 +E-mail/Text: Bankruptcies@nragroup.com Nov 14 2018 01:38:13  
South Jersey Sports Medicine Center, c/o National Recovery Agency, 2491 Paxton Street,  
Harrisburg, PA 17111-1036

516980858 E-mail/Text: bankruptcy@td.com Nov 14 2018 01:37:05 TD Bank, 6000 Atrium Way,  
Mount Laurel, NJ 08054

516980857 E-mail/Text: bankruptcydpt@mcmcg.com Nov 14 2018 01:36:58 Target National Bank,  
c/o Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578

516980859 +E-mail/Text: bankruptcy@fult.com Nov 14 2018 01:38:20 The Bank, 22 Village Center Drive,  
Swedeseboro, NJ 08085-1417

516980871 +E-mail/Text: External.Collections@phoenix.edu Nov 14 2018 01:37:48 University of Phoenix,  
4615 E Elwood Street, Phoenix, AZ 85040-1958

516980873 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Nov 14 2018 01:35:43  
Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225

517095780 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 14 2018 01:42:31 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

516980874 +E-mail/Text: bknotices@mbandw.com Nov 14 2018 01:37:27 Verizon,  
c/o McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road,  
Bedford, OH 44146-1807

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 4 of 5  
Total Noticed: 143

Date Rcvd: Nov 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516980872 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 14 2018 01:35:43  
Verizon, PO Box 4830, Trenton, NJ 08650-4830  
516980878 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 14 2018 01:35:43  
Verizon NJ, c/o Midland Credit Management, 8875 Aero Drive Ste 2,  
San Diego, CA 92123-2255  
516980876 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 14 2018 01:35:43  
Verizon New Jersey Inc, c/o AFNI Inc, PO Box 3517, Bloomington, IL 61702-3517  
516980877 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 14 2018 01:35:43  
Verizon New Jersey Inc., 500 Technology Drive, Weldon Spring, MO 63304-2225  
516980885 E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 14 2018 01:38:00 Wells Fargo Bank,  
c/o Credit Collection Service, Payment Processing Center, PO Box 55126,  
Boston, MA 02205-5126

TOTAL: 58

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516980824 My Tree Guy LLC  
cr\* +American Credit Acceptance, C/O Morton & Craig, LLC, 110 Marter Ave., Suite 301,  
Moorestown, NJ 08057-3124  
517196773\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
516980766 ##Amerihealth NJ MO, c/o GB Collects LLC, 145 Bradford Drive, West Berlin, NJ 08091-9269  
516980832 ##+Pennsylvania State Constable, PO Box 609, Clifton Heights, PA 19018-0609

TOTALS: 1, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVCING, LLC NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Eric Clayman on behalf of Debtor Yvette M. Boyd jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Yvette M. Boyd jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
John R. Morton, Jr. on behalf of Creditor American Credit Acceptance ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVCING, LLC  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Melissa S DiCerbo on behalf of Creditor BAYVIEW LOAN SERVCING, LLC nj-ecfmail@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Mina M Beshara on behalf of Creditor BAYVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 5 of 5  
Total Noticed: 143

Date Rcvd: Nov 13, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Nicholas V. Rogers on behalf of Creditor BAYVIEW LOAN SERVICING LLC nj.bkecf@fedphe.com  
Richard James Tracy, III on behalf of Creditor Peritus Portfolio Services, Inc. as servicer  
for NCEP, LLC, successor to Santander Consumer USA Inc. rtracy@schillerknapp.com,  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknapp.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14